
STATE POLICE RETIREMENT SYSTEM

as of May 1, 1996

THE RETIREMENT SYSTEM

The State Police Retirement System (SPRS) was established in 1965 as the successor to the State Police Retirement and Benevolent Fund. The Division of Pensions and Benefits is assigned all administrative functions of the retirement system except for investment. The SPRS Board of Trustees has the responsibility for the proper operation of the retirement system. The Board consists of two active members appointed by the Superintendent of the State Police, the State Treasurer, and two members appointed by the Governor with the advice and consent of the Senate. The Board meets every other month.

As a member of SPRS, you are part of a diverse group of individuals with different backgrounds, life-styles, and goals. Yet most members hold family, good health, and financial security as important factors in their lives. The retirement system was designed with these similarities as well as your individual differences in mind. The purpose of this handbook is to provide you with information about the retirement system to assist you in making decisions concerning your future and your family's future. If you have questions concerning the retirement system benefits, please see page 30 for information on contacting the Division of Pensions and Benefits.

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Benefits and provisions of the State Police Retirement System are subject to changes by the legislature, courts, and other officials. While this booklet outlines the benefit and contribution schedules of the State Police Retirement System, it is not a final statement. Complete terms governing any employee benefit program are set forth in the New Jersey Statutes Annotated. Regulations, new or amended, are published in the New Jersey Register by the State Office of Administrative Law supplementing the New Jersey Administrative Code.

MEMBERSHIP

ELIGIBILITY CRITERIA

You must be a member of the SPRS if you are employed as a State Trooper. An individual who became a full-time trooper or a commissioned or noncommissioned officer of the Division of State Police after July 1, 1965, became a member of the System as did all members enrolled in the former fund.

ENROLLMENT

ENROLLMENT/CERTIFICATION OF PAYROLL DEDUCTIONS

Both you and your employer must complete the enrollment application for you to enroll in the retirement system. Your employer will send the completed application to the Division of Pensions and Benefits for processing. When processing is complete, you and your employer will receive a *Certification of Payroll Deductions* showing the date deductions will begin, your rate of contribution, and any back deductions due.

It is important to keep the *Certification of Payroll Deductions* on file with your other important papers so that you have a record of your enrollment in the retirement system.

PROOF OF AGE

All members of the SPRS must provide proof of their age. It is recommended that this be done at the time of enrollment. Acceptable evidence of your age includes a copy of:

- your birth certificate;
- your baptismal certificate;
- your passport;
- naturalization or immigration papers; or
- certain other records including military records, census records, school or business records, age recorded on marriage licenses and insurance, or children's birth records.

You should attach your proof of age to your enrollment application.

CONTRIBUTION RATE

The contribution rate in SPRS is currently 7.5 percent of base salary.

Base salary for contribution purposes does not include overtime, bonuses, maintenance or money you receive as an adjustment before retirement. Your pension contributions are deducted from your salary and reported to the SPRS by your employer.

Since January 1, 1987, your **mandatory** pension contributions have been federally tax deferred. Under the 414(h) provisions of the Internal Revenue Code, this reduces your gross wages subject to federal income tax. Purchases of service credit are **voluntary** pension contributions and are **not** tax deferred.

INTERFUND TRANSFER

If you terminate your current position covered by SPRS and accept another position covered by a different New Jersey State-administered retirement system, you may transfer your contributions and service credit to the new retirement system provided:

- you have not withdrawn your membership nor has your account expired (see page 23); and
- you meet the eligibility requirements of the second system.

If you are interested in transferring your membership account, an enrollment application for the new system and an *Application for Inter-Fund Transfer* should be submitted by your employer to the Division of Pensions and Benefits when you meet the eligibility requirements of the new retirement system.

SERVICE CREDIT

Since retirement benefits are based in part on accumulated service credit, it is important that you receive the appropriate amount of credit for the amount of time you work. You receive one pay period of service credit for each pay period a full pension contribution is made.

Service credit established under another State-administered retirement system (such as the Police and Firemen's Retirement System or the Public Employees' Retirement System) may be purchased or transferred for credit in the SPRS. This service, however, is not equivalent to regular SPRS service. It **cannot** be used to qualify for Service or Special Retirement. It can be used, however, in the computation of a retirement allowance on the basis of 1 percent of final compensation for each year of such service credit.

PURCHASING SERVICE CREDIT

Since your retirement allowance is based on the amount of service credited to your account at the time of retirement, it may be beneficial for you to purchase additional service credit if you are eligible to do so. Only **active contributing members** are permitted to purchase service credit. (In no case can you receive more than one year of service credit during any 12-month calendar or fiscal year.)

TYPES OF SERVICE ELIGIBLE FOR PURCHASE

- 1) **FORMER MEMBERSHIP IN THE STATE POLICE RETIREMENT SYSTEM**—This reflects all service credited under a previous membership in the SPRS which has been terminated after two consecutive years of inactivity in accordance with statute or by withdrawal by the member of the contributions made under such membership.

No partial purchase is permitted. A member must purchase **all** previous service.

- 2) **FORMER MEMBERSHIP SERVICE**—This reflects all service credited under a previous membership (PERS, TPAF, PFRS) which has been terminated after two consecutive years of inactivity in accordance with statute or by withdrawal by the member of the contributions made under such membership.

No partial purchase is permitted. A member must purchase **all** previous service.

This service **cannot** be used to qualify for Service or Special Retirement. It can be used, however, in the computation of a retirement allowance on the basis of 1 percent of final compensation for each year of such service credit.

- 3) **LEAVE OF ABSENCE WITHOUT PAY**—Members are eligible to purchase official leaves of absence without pay.
 - Maternity leave is considered personal illness.
 - Child care leave may be eligible for purchase as a leave for personal reasons.

- A leave of absence without pay under a former membership may be eligible for purchase.

No partial purchase is permitted. A member must purchase **all** eligible time while on a leave of absence. (Up to 2 years for personal illness; up to 3 months for personal reasons.)

All purchases of leave of absence must be **requested within 12 months (one year)** of your return to employment from the leave. If you do not purchase credit for your leave, it constitutes a break in service and no service credit is received.

COST AND PROCEDURES FOR PURCHASING SERVICE CREDIT

A member may obtain a quotation of the cost for purchasing additional service credit by submitting the appropriate purchase application to: Supervisor of Purchases, Division of Pensions and Benefits, CN 295, Trenton, New Jersey 08625-0295. Filing this application does not commit you to the purchase. These applications are available from your employer or the Division of Pensions and Benefits.

The cost of a purchase is based on your nearest age at the time of the request, your estimated retirement age and your current salary. The cost of the purchase will increase with an increase in the member's age and/or salary. You may purchase such service credit —

- immediately in one lump sum;
- by having extra payroll deductions withheld from your pay. The minimum deduction is 3.75% of base salary over a maximum of 10 years and includes interest of 8.75%; or
- by paying a single down payment and paying the balance through payroll deductions.

The cost of purchasing service is borne by both you and your employer. Unlike your normal pension contributions, your purchase cost is not tax-deferred.

After the processing of your request by the Division of Pensions and Benefits to purchase service credit, you will receive a quotation of the cost of the purchase. You must give authorization to the Division of Pensions and Benefits within the time period specified in the quotation or the quotation will expire.

Once you have given authorization to purchase service credit to the Division of Pensions and Benefits, you cannot revoke your request or exchange it for the purchase price.

When you agree to purchase a certain amount of service credit, the Division of

Pensions and Benefits assumes that you will complete the purchase and credits your account with the entire amount of service even if you are paying the cost through payroll deductions. If you retire before completing the purchase, you will receive credit for the amount of credit purchased or you can pay the balance in one lump sum and receive full credit. Any estimates of retirement allowance you receive, including your Personal Benefits Statement, are based on the full amount of credit you agreed to purchase.

LOANS

Active contributing members are eligible to borrow up to one half of their pension contributions. You may obtain a loan from the retirement system by filing a properly completed and notarized *Loan Application* with the Division of Pensions and Benefits. This form is available from your employer. You may take out a maximum of two loans each calendar year.

You must be under the age of 55 to qualify for a loan. All members must pay their loans in full by age 55.

You may call the "Automated Information System" at (609) 777-1777 for information concerning loans, the amount you can borrow, the repayment schedule and information pertaining to your particular loan application.

Loans are governed by the following conditions—

- **SERVICE CREDIT** — You must have three years of pension membership credit **posted** to your account in the retirement system. Pension contributions are **posted** to your account on a quarterly basis. It normally takes 60 days after the end of a quarter for your contributions to be **posted** to your account. For example, if you enrolled in the retirement system on January 1, 1996, you would not have three years **posted** to your account until March, 1999.
- **LOAN AMOUNT** — The maximum you may borrow is one-half of the contributions you have made which are **posted** to your account. Loans are made in multiples of \$10.00. The minimum amount you may borrow is \$50.00. You may learn the maximum amount you may borrow by calling the "Automated Information System" at (609) 777-1777.
- **LOAN REPAYMENT** — The minimum deduction toward the repayment of a loan is equal to your pension contribution. This is determined by multiplying your base salary at the time of request by your rate of contribution of 7.5 percent. The maximum amount you may pay toward the repayment of your loan is 25 percent of gross salary. The maximum time period over which a loan may be repaid is 10 years (unless the loan would not be paid in full by age 55). You may learn the minimum deduction toward the repayment of a loan by calling the "Automated

Information System" at (609) 777-1777.

- **INTEREST**— Interest is charged at the rate of 4 percent per year on the remaining balance.
- **NUMBER OF LOANS PER YEAR**— You may only borrow twice in any calendar year. This is determined by the date of the check, not the date of request. For example, if you made a request for a loan on December 24th but the check was dated January 5th, the loan would be your first for the new year.
- **UPON RETURN FROM AN UNPAID LEAVE OF ABSENCE**— Since members who are off payroll cannot borrow from their account, if you returned from an unpaid leave of absence in the past six months, your employer must complete the bottom portion of the *Loan Application* to certify that you have returned to employment.

If you retire before repaying the outstanding balance of your loan, the net value of your retirement checks will be withheld until the loan (plus interest) is recovered. Retirees may also repay their outstanding loan balance in one lump sum. There are exceptions to this rule in the case of Disability Retirements.

If you die before repaying your loan (either before or after retirement), the outstanding balance will be deducted from the proceeds of any benefits being paid to your beneficiaries.

If you terminate employment and withdraw your contributions before repaying your loan, all your contributions less the loan balance will be returned to you.

NEW JERSEY STATE EMPLOYEES DEFERRED COMPENSATION PLAN

Since you are a State employee, you may be eligible for participation in the New Jersey State Employees Deferred Compensation Plan. Contributions to the plan are not subject to federal income tax until you take a distribution from the plan, either at retirement or termination before retirement. The main benefits of the plan are to help you save on federal income tax now and to supplement your retirement income through investments.

Informational booklets on investment options and other pertinent information are available by calling (609) 292-3605 or by writing to: **Division of Pensions and Benefits, New Jersey State Employees Deferred Compensation Plan, CN 295, Trenton, New Jersey 08625-0295.**

SUPPLEMENTAL ANNUITY COLLECTIVE TRUST

The Supplemental Annuity-Regular Plan is available to all active contributing members of a New Jersey State-administered retirement system. Contributions to this plan are made after deductions for federal income tax. The main benefit of this plan is to help supplement your retirement income through investments.

Informational brochures and enrollment packets are available by calling (609) 633-2031 or by writing to: **Division of Pensions and Benefits, Supplemental Annuity Collective Trust, CN 295, Trenton, New Jersey 08625-0295.**

RETIREMENT

Retirement is mandatory at age 55. If you do not file an application for retirement before your mandatory retirement date, you will be retired by the SPRS Board of Trustees on a Service Retirement allowance effective the first day of the month following your 55th birthday. Even though the Board of Trustees has retired you, you cannot begin to receive benefits until you have filed a properly completed retirement application with the Division of Pensions and Benefits. At age 55 the statutes guarantee that you will receive a benefit of at least 50% of your final compensation even if you have not established 20 years of service as a State policeman.

BEFORE YOU RETIRE

You should inquire about retirement at least six months before your retirement date (see page 27 for a handy retirement check list). This will give you enough time to review your benefits. Also ask your employer if there are retirement seminars available for you to attend.

If you are within two years of retirement, you may submit a request for a retirement estimate to the Division of Pensions and Benefits. This will provide you with an estimate of your retirement allowance, widow(er)'s pension and lump-sum death benefits. Retirement estimates are confidential.

APPLYING FOR RETIREMENT

It is your responsibility to file an Application for Retirement Allowance with the Division of Pensions and Benefits. All retirements are effective on the first of a month. You are permitted to submit your *Application for Retirement Allowance* as late as the last business day prior to your retirement date, but five months advance

filing is recommended. Under no circumstances can a retirement become effective prior to the date the application is received by the Division of Pensions and Benefits. Processing time varies and cannot begin until the Division has received the necessary information and forms from both you and your employer.

If you have not furnished proof of your age to the Division, you must do so when applying for retirement (see page 4 for acceptable proofs of age). Please attach your proof of age to your retirement application. If married, you should also attach a copy of your marriage certificate if not previously submitted to the Division of Pensions and Benefits.

State employees are given the opportunity to transfer their health care coverage to the Retired Group of the State Health Benefits Program. All State employees (who are participants of the State Health Benefits Program) are eligible for employer-paid health benefit coverage in retirement if the member retires on a benefit based on 25 years of service credit or on a disability retirement. Enrollment in the Retired Group of the State Health Benefits Program is not automatic; you must file a Retired Status Health Benefits application. You will receive notification of this from the Division of Pensions and Benefits. If you are forced to retire at age 55 because of mandatory retirement and you have not established 25 years of service credit in the retirement system, you will still be eligible for employer-paid health benefits coverage in retirement.

LOANS/PURCHASE ARREARS/SHORTAGES

If you retire with an **outstanding loan balance**, you may:

- pay the loan in full prior to receiving any benefits; or
- have the net value of your retirement checks withheld until the loan balance plus interest has been recovered.

Your *Quotation of Retirement Benefits* will state the balance of your loan as of your retirement date (this may be delayed if the *Certification of Service and Final Salary* from your employer is late). At that time, you must inform the Division, in writing, how you wish to handle your loan balance. If you do not respond, the net value of your retirement check will be withheld until the loan balance plus interest has been recovered.

When you apply for a **purchase of service credit**, the Division assumes that the obligation will be paid before your retirement and your account is credited with the full amount of service you are purchasing. If this obligation has not been paid when you retire, your *Quotation of Retirement Benefits* will state the balance of your arrears (purchase) as of your retirement date (this may be delayed if the *Certification of Service and Final Salary* from your employer is late). If you cannot pay off the balance, the service credit which has not been

paid for will be subtracted from your total years and months of service. This will affect the amount of your retirement allowance.

A **shortage** in your pension account can be caused for a variety of reasons, such as improperly following a certification for payroll deductions. You will be notified by the Division of Pensions and Benefits indicating the amount and time period of the shortage. You are responsible for payment of any shortages at retirement.

No retirement will be processed or paid until all obligations have been satisfied.

RETIREMENT CHECKS/CHANGE OF ADDRESS/DIRECT DEPOSIT

Your first retirement check cannot be mailed earlier than 30 days following the date of Board of Trustees approval or your retirement date, whichever is later. This is when your retirement becomes "due and payable." **If approval of your retirement is delayed, your first check will be retroactive to the date of your retirement.**

All checks drawn for a full monthly allowance are released on the first of the month to cover the allowance for the previous month. For example, your check for the month of September will be dated October 1st.

Although retirement checks can be forwarded to a new address, it is important that you inform the Division of Pensions and Benefits of a new address. When informing the Division of Pensions and Benefits of your new address, be sure to include your new address and your retirement number or social security number. You can change your address with the Division of Pensions and Benefits by calling (609) 292-6683.

Direct deposit of retirement checks is also available and recommended. Shortly after your retirement date you will receive a Direct Deposit form from the Division of Pensions and Benefits. If you wish to have your retirement checks directly deposited, send the completed form to the Division of Pensions and Benefits (you will still receive a monthly statement of allowance and deductions). Please allow approximately 90 days for the direct deposit to begin. Direct Deposit will prevent your retirement checks from being lost or stolen.

FEDERAL AND STATE INCOME TAX AFTER RETIREMENT

Each retirement check is accompanied by a Statement of Allowances and Deductions. These check stubs should be kept with your income tax records. The Division of Pensions and Benefits also issues an annual 1099R which reflects the total retirement allowance paid during the preceding calendar year.

Each new retiree will automatically receive a federal withholding tax form (W-4P) near the date of retirement. The Division of Pensions and Benefits is required by federal law

to automatically withhold federal income tax from your pension check based on a filing status of "Married with three allowances" if you do not complete a W-4P with your correct status. The W-4P allows you to elect no withholding or, if you want withholding, to inform us of your correct tax filing status so that we can withhold the proper amount.

Each new retiree who lives in New Jersey will automatically receive a New Jersey State withholding tax form (W-4P) near the date of retirement. Withholding for New Jersey income tax is completely voluntary. No New Jersey income tax will be withheld unless you complete a NJ W-4P authorizing it. Please keep in mind that if you live outside New Jersey, your retirement benefits are not subject to New Jersey State income tax.

Any withholding must be requested on a Federal and/or State W-4P form. If you are already receiving a retirement check, you can obtain a W-4P form by writing to the Division of Pensions and Benefits or calling (609) 777-1931 and selecting message 122.

State income tax from other states cannot be withheld from your retirement check.

Any questions you have about your Federal or New Jersey State income tax should be directed to the Internal Revenue Service at (800) TAX-1040 or the New Jersey Division of Taxation at (800) 323-4400. The Division of Pensions and Benefits cannot provide tax advice.

TYPES OF RETIREMENT

There are several types of retirement for which you may qualify. Please keep in mind that **only** service rendered as a member of the State Police may be used to satisfy the creditable service requirements of all the following types of retirement. This includes the creditable service of those members appointed to the Division of State Police under Section 3 of P.L. 1983, c. 403.

- **SERVICE RETIREMENT** is available when you complete 20 years of creditable service as a member of SPRS. The amount of your annual retirement allowance is equal to 50 percent of your final compensation. If you are forced to retire because of age and you have 20 or more years of creditable service in SPRS, your retirement allowance is equal to the amount stated above plus 3 percent for each year of creditable service over 20 but not more than 25 years. The maximum benefit under a Service Retirement, therefore, is 65 percent of final compensation. Final compensation means the base or contractual wages (**including** maintenance) you received during the 12 months preceding retirement.
- **SPECIAL RETIREMENT** is available to those members who have 25 years or more of service credit as a member of SPRS. The amount of your annual

pension will be equal to 65 percent of your final compensation plus 1 percent for each year of creditable service over 25 years but not to exceed 30 years. The maximum allowance is therefore 70 percent of your final compensation. Final compensation means the base or contractual wages (**including** maintenance) you received during the 12 months preceding retirement.

- DEFERRED RETIREMENT is available to those members who have at least 10 years of service credit and are not yet 55 years of age when they terminate employment. The retirement will be effective on the first of the month after attaining age 55. You will receive a retirement allowance equal to 2 percent of final compensation for each year of service up to 25 years. Your death benefits coverage is not in effect between the time you terminate employment and Deferred Retirement becomes effective. You may apply for a Deferred Retirement when you terminate covered employment.

Your life insurance coverage is **not** in effect between the time you terminate employment and your Deferred Retirement becomes effective. If you die before your Deferred Retirement becomes effective, your last named beneficiary on your active account will receive a return of your contributions. There is no other death benefit under these circumstances.

Those electing Deferred Retirement cannot transfer their health care coverage to the retired group of the State Health Benefits Program. Those electing Deferred Retirement may be eligible, however, for continuation of State Health Benefits coverage under federal legislation referred to as "COBRA" for up to 18 months. If the actual retirement commences while the 18 months of COBRA is in effect, the retiree may then transfer from the COBRA coverage and continue the State Health Benefits coverage into retirement at his/her own expense. If the 18 months of COBRA coverage ends before the retirement commences, the member will not be entitled to maintain health coverage through the New Jersey State Health Benefits Program. Participants should contact their employer to see if they qualify for COBRA continuation.

At any time before your Deferred Retirement becomes effective, you may change your mind and apply for withdrawal instead. Once you cancel your Deferred Retirement and withdraw your contributions, all the rights and privileges of membership end.

- ORDINARY DISABILITY To qualify for Ordinary Disability you must—
 - be under age 55 and have 4 or more years of service credit as a State Trooper;
 - be considered totally and permanently disabled; and

- be examined by physicians selected by the retirement system. All medical information is confidential and used only by the Board of Trustees in reviewing your claim.

If you qualify for Ordinary Disability, the annual benefit is equal to 40 percent of your final compensation or 1.5 percent of your final compensation for each year of service credit, whichever is higher.

The application for Ordinary Disability Retirement is different than other retirement applications. You can apply for Ordinary Disability by filing forms available from the Disability Review Section of the Division of Pensions and Benefits. Your employer has the right to apply for an involuntary disability retirement on your behalf.

If you are forced to retire on an Ordinary Disability retirement and have more than 20 years of service credit but less than 25 years, your annual allowance will be equal to 50 percent of your final compensation plus 3% for each year of creditable service over 20 but not more than 25 years.

Applicants for Ordinary Disability must submit all supporting hospital and physician records. Statements from your employer and others familiar with your disability may be required. The more complete your application, the faster it can be processed, although it may take up to six months or more.

— ACCIDENTAL DISABILITY To qualify for Accidental Disability you must—

- be enrolled in the SPRS on or before the date of the traumatic event (see below);
- be a member in service at the time the application is filed with the Division of Pensions and Benefits (an official leave of absence is considered in service);
- be considered totally and permanently disabled as a result of a traumatic event that happened **during and as a direct result of carrying out your regular or assigned job duties**;
- file the application within five years of the date of the traumatic event; and
- be examined by physicians selected by the retirement system. All medical information is confidential and used only by the Board of Trustees in reviewing your claim.

A "Traumatic Event" has been defined by the courts as one in which the worker is involuntarily exposed to a violent level of force or impact which is not brought into motion by the worker. The seriousness or the extent of injury does not influence whether an accident qualifies as a "traumatic event." To be eligible for Accidental Disability Benefits, the applicant must

demonstrate that:

- the injury was not induced by normal work effort;
- the worker met involuntarily with the object that was the source of the harm; and
- the source of the injury was a violent or uncontrollable power.

The application for Accidental Disability Retirement is different than other retirement applications. You can apply for Accidental Disability by filing forms available from the Disability Review Section of the Division of Pensions and Benefits. Your employer has the right to apply for an involuntary disability retirement on your behalf.

If you qualify for Accidental Disability, the annual retirement allowance will be 2/3 of your final compensation.

If you apply for Accidental Disability and are found by the Board of Trustees to be totally and permanently disabled but not because of a traumatic event, you may be retired on an Ordinary Disability or offered a Service Retirement (this depends on your age and service credit at the time you first applied for retirement).

Applicants for Accidental Disability must submit all supporting hospital and physician records. Statements from your employer and others familiar with your disability may be required. The more complete your application, the faster it can be processed, although it may take up to six months or more.

The approval of workers' compensation or similar benefits does not necessarily qualify you for Accidental Disability. If you receive periodic workers' compensation benefits after retirement, the pension portion of your retirement allowance will be reduced dollar-for-dollar in the amount of the periodic benefits.

REDUCTION OR SUSPENSION OF YOUR BENEFITS

Normally, you will receive retirement benefits as long as you live. Your benefits, however, could be revoked, reduced or suspended if —

- as an accidental disability retiree, you receive periodic workers' compensation benefits after your retirement date.
- you become mentally or physically incompetent. Your benefits will be reinstated when a legal representative has been appointed.
- you have an outstanding loan balance or shortage at the time of your retirement.

- you receive salary from your employer after your date of retirement.
- you waive your right to a portion of any pension to which you are entitled.
- you go to jail (although the Board of Trustees may permit the continuance of your benefits to your family).
- an accounting error is made and the SPRS must be repaid.

The reduction or suspension of your benefits will normally end when the particular issue or problem is resolved.

Your pension is normally exempt from any liens against it. Exceptions are: tax liens imposed by the federal Internal Revenue Service, court orders for child support, alimony or equitable distribution. The order is effective only when you withdraw your funds or when you begin to receive monthly retirement payments. If the order is received while you are in active employment, it is deferred until pension funds are disbursed (retirement, death or withdrawal.)

Your benefits will be reduced or suspended if you are convicted of a crime involving your employment. The Board of Trustees will consider each case on its own merits.

COST-OF-LIVING ADJUSTMENT

Pursuant to N.J.S.A. 43:3B-1, the Division of Pensions and Benefits uses the *Consumer Price Index (CPI) for Urban Wage Earners and Clerical Workers (CPI-W), U.S. City Average, All Items, 1982-84=100* to determine cost-of-living adjustments for retired members and survivors receiving a monthly retirement allowance. The first adjustment is available to all retirees and eligible survivors on the 25th month after the member's retirement. Subsequent cost-of-living adjustments are computed annually and the adjustment is reflected in the February 1st check (which is payment for the month of January). Cost-of-living adjustments are also applied to a surviving spouse's pension based on the member's date of retirement.

Your rate of increase is equal to 60 percent of the percentage of change between the average Consumer Price Index (CPI) for the calendar year during which you retired and the average CPI for the 12-month period ending August 31st immediately preceding the year when the adjustment is payable.

EMPLOYMENT AFTER RETIREMENT

Working for private industry or the federal government will not affect your retirement benefit. Most public employees will not resume public employment in this state after retirement. For those who do, the following applies:

- RETURNING TO WORK IN A POSITION COVERED BY ANY OTHER

STATE-ADMINISTERED RETIREMENT FUND— Your retirement allowance continues and you can receive salary but cannot become a member of that system. Your Retired Group State Health Benefits Program coverage can be maintained even if you receive health benefits coverage as part of your new employment.

DEATH BENEFITS

There are two basic benefits of the retirement system: retirement benefits and death benefits. This section deals with death benefits.

GROUP LIFE INSURANCE

The State pays the cost of your group life insurance. There are a few people who because of certain factors at enrollment are ineligible for coverage until they pass a medical examination. If this is required when you enroll, you will be notified by the Division of Pensions and Benefits.

Group life insurance is covered by policies issued by the insurance carrier (Prudential Healthcare Group Life Insurance). You receive an individual certificate from the Division of Pensions and Benefits which you should keep with your important papers.

Life insurance coverage above \$50,000 provided through employment may be subject to federal and state taxes. To avoid federal or state taxation of life insurance coverage, members of the State Police Retirement System may elect to waive noncontributory group life insurance benefits in excess of \$50,000. If this situation affects you, you may want to call the Division of Pensions and Benefits at (609) 777-1931, select message 246 and request *Fact Sheet #22, Waiver of Noncontributory Group Life Insurance over \$50,000*.

CHOOSING A BENEFICIARY

Your enrollment application contains a section in which you name beneficiaries for your death benefits. You may name any person, organization, your estate or trust as beneficiary. This designation may be changed at any time during your membership by filing *Designation of Beneficiary* forms. At retirement, you are asked to nominate beneficiaries on your *Application for Retirement Allowance*.

Designation of Beneficiary forms can be obtained from your employer. Designations cannot be accepted over the telephone or through a letter. This is for your protection. All beneficiary forms require notarization.

WHAT THE GROUP LIFE INSURANCE DEATH BENEFIT PAYS

If your death occurs in active service before retirement and is not the result of an accident (see page 22) in the performance of your regular assigned job duties, your named beneficiary (or estate where there is no named beneficiary) will receive a death benefit equal to 3 1/2 times your final compensation. (If you waived your group life insurance coverage over \$50,000, your death benefit would be \$50,000.) If you die during the first year of creditable service, the benefits will be computed at the annual rate of contribution.

If you die after retirement, your named beneficiary (or estate where there is no named beneficiary) will receive group life insurance equal to 1/2 of your final compensation. If you retire on a disability retirement, the amount will be equal to 3 1/2 times your final compensation until age 55 when it will be reduced to 1/2 of final compensation.

In addition to the payment of group life insurance benefits, your survivors may be entitled to survivor benefits (see page 21).

If a retiree was enrolled as a member on or after July 1, 1971, life insurance is payable only if the member retired with 10 or more years of pension membership credit or retired on a disability retirement.

"Compensation" is the total base salary upon which your pension contributions were based during the year preceding your retirement or death during active service (including the value of maintenance for the same period).

PAYMENT OF GROUP LIFE INSURANCE

Active members can complete a *Designation of Beneficiary* form to designate how their group life insurance benefits will be paid (group life insurance for retirees **must** be paid in a lump sum). If you choose Lump Sum, your beneficiary can pick another payment option. The options are:

- LUMP SUM.
- ANNUITY CERTAIN is equal installments over a period of years. If your beneficiary dies before all the payments have been made, the remaining monies will be paid in a lump sum to your beneficiary's designated beneficiary.
- LIFE ANNUITY is paid monthly to your beneficiary for life. Payment continues even if your beneficiary outlives the actual amount of the benefits. For this reason, the value of the annuity is based on the amount payable and the life expectancy (age) of the beneficiary. Payments cease at your beneficiary's death.

- OTHER POSSIBILITIES include options provided by the insurance company (Prudential Healthcare Group Life Insurance) to its ordinary life policy holders.

These death benefits cannot be paid until all the necessary information and forms have been received by the Division of Pensions and Benefits. To report a death, contact Client Services at (609) 292-7524.

GROUP LIFE INSURANCE AND LEAVE OF ABSENCE

Your group life insurance coverage will continue in full force for an official leave of absence without pay under the following conditions:

- up to two years while on an official leave of absence for personal illness.
- up to one year while on an official leave to fulfill a residency requirement for an advanced degree or as a full-time student at an institution of higher education.
- up to 93 days while on an official leave for personal reasons.

A member who has been suspended without pay is covered for group life insurance during the period of suspension.

CONVERSION OF GROUP LIFE INSURANCE

- **TERMINATION OR LEAVE OF ABSENCE:** — If you terminate employment before retirement or your insured period during a leave of absence expires, you will continue to be covered by group life insurance for the following 31 days. During that period you may convert your group life insurance, without medical examination, to an individual policy with Prudential. You may select any type of individual policy customarily offered by Prudential except term life insurance or a policy containing disability benefits. The individual policy will be effective at the end of the 31-day period. The premiums will be the same as you would pay if you were applying for a private policy at your current age.

Example: If your compensation in the twelve months prior to your termination or leave of absence was \$30,000, your death benefit would be \$105,000 ($3\frac{1}{2} \times \$30,000$). If you decide to convert your coverage, you could purchase up to \$105,000 worth of life insurance.

- **RETIREMENT:**— When you retire and your group life insurance is in force at retirement, it will be reduced as explained on page 19; however, within the 31-day period following your retirement date or Board approval date, whichever is later, you may convert the difference between the amount of

coverage before and after retirement to an individual policy with Prudential.

Example: If the base salary you earned in the twelve months prior to retirement was \$30,000, your death benefit as an active member would be \$105,000 ($3\frac{1}{2} \times \$30,000$). Once you retire, that benefit would be reduced to \$15,000. If you decide to convert your coverage, you could purchase up to \$90,000 (\$105,000-\$15,000) worth of coverage.

For more information on conversion of group life insurance, you may call Prudential at 1-(800)-262-1112. Requests for an individual policy should be submitted directly to your local Prudential office together with the group life insurance policy number (G14800) and your individual certificate number (your SPRS membership number.) If you do not convert your group life insurance by the end of the 31-day period, your coverage will terminate.

If you return to public employment after conversion, and your individual policy is still in effect at the time you enroll in the retirement system, you will be required to submit satisfactory proof of insurability before you can be covered by group life insurance or you must discontinue your individual policy.

DISABILITY CLAIMS AND GROUP LIFE INSURANCE

Your life insurance coverage will continue while your disability retirement benefits are being processed provided that the retirement claim was filed within 30 days of ending your employment.

GROUP LIFE INSURANCE COVERAGE WHILE RECEIVING WORKERS' COMPENSATION

If you are disabled due to an illness or injury that is a direct result of your regular job duties, you should immediately apply for an official leave of absence due to illness. Your group life insurance will automatically continue for the duration of your leave of absence, up to two years. During the interval between the time you are without pay and the actual receipt of the workers' compensation award, you must be on an official leave of absence granted by your employer.

SURVIVOR BENEFITS

Upon the death of an active or retired member, the surviving spouse is also eligible to receive a pension benefit equal to 50 percent of your final compensation. If there is no surviving spouse, the following benefit is payable to the minor children:

- 50 percent of final compensation to three children;

- 35 percent of final compensation to two children; or
- 20 percent of final compensation to one child.

Surviving spouse means the person to whom you were married before and on the date of your death. If your surviving spouse remarries after your death, benefits cease.

Child(ren) means your unmarried child(ren) under the age of 18 or of any age who at the time of your death is disabled because of mental or physical incapacity and is incapable of substantial gainful employment because of the impairment. This incapacity must last or be expected to last for a continuous period of not less than 12 months as affirmed by the Medical Board.

Upon the death of an active or retired member, if there is no eligible surviving spouse or children, a pension will be paid to your eligible parents in these amounts:

- 25 percent of final compensation to one eligible parent; or
- 40 percent of final compensation to two eligible parents.

Parent(s) means your parent(s) who was receiving at least one-half support from you in the 12 months immediately preceding your death or the accident which led to your death. If your parent remarries after your death, benefits cease.

Final compensation is the total base salary upon which your pension contributions were based during the year preceding your retirement or death during active service (including the value of maintenance for the same period).

ACCIDENTAL DEATH

If you die as a result of an accident during the performance of your regular or assigned duties, and your death is not a result of willful negligence, your beneficiaries are entitled to Accidental Death benefits. A report of death must be filed with the retirement system within 60 days of the accident. An application for Accidental Death benefits must be filed with the Division of Pensions and Benefits within five years of the date of death.

Accidental death benefits are in addition to any group life insurance benefits which may be payable.

Your eligible beneficiaries for Accidental Death benefits are:

- **SURVIVING SPOUSE** means the person to whom you were married before and on the date of your death. If your surviving spouse remarries after your death, benefits cease.
- **CHILD(REN)** means your unmarried child(ren)—

- under the age of 18
- of any age who at the time of your death is disabled because of mental or physical incapacity and is incapable of substantial gainful employment because of the impairment. This incapacity must last or be expected to last for a continuous period of not less than 12 months as affirmed by the Medical Board.
- PARENT(S) means your parent(s) who was receiving at least one-half support from you in the 12 months immediately preceding your death or the accident which led to your death. If your parent remarries after your death, benefits cease.

In the case of Accidental Death, your surviving spouse is paid an annual pension of 70 percent of your final compensation in addition to employer-paid health benefits. This benefit is a lifetime benefit to your surviving spouse or until remarriage.

If there is no eligible surviving spouse or if your surviving spouse remarries, a pension is paid to your eligible children in these amounts —

- 50 percent of final compensation to three or more eligible children;
- 35 percent of final compensation to two eligible children; or
- 20 percent of final compensation to one eligible child.

If there is no eligible surviving spouse or children, a pension will be paid to your eligible parents in these amounts—

- 25 percent of final compensation to one eligible parent; or
- 40 percent of final compensation to two eligible parents.

Final compensation is the total base salary upon which your pension contributions were based during the year preceding your retirement or death during active service (including the value of maintenance for the same period).

WITHDRAWAL FROM THE RETIREMENT SYSTEM

WHEN MEMBERSHIP ENDS

Your active membership in the SPRS ends if —

- you retire or die;
- you end your employment and withdraw your contributions from the System; or
- you have not been contributing to the System for two years and have less

than 10 years of service credit. Two years is the normal limit for inactive membership before an account is expired. (See exceptions below.)

Your membership will not end two years after your last contribution if —

- you are granted an official leave of absence.

WITHDRAWING CONTRIBUTIONS

If you terminate covered employment before retirement, you may withdraw all your contributions less any outstanding loan or other obligations that have been credited to your account. You may withdraw only the money you have contributed and no partial withdrawal is permitted. Upon your withdrawal, all rights and privileges of membership end. Your post-1986 contributions are subject to federal taxation as earnings in the year they are received. Consequently, unless the withdrawal amount is rolled-over into an existing tax-sheltered individual retirement account, withdrawals are automatically subject to 20% federal income tax withholding. Since the employer/employee relationship must be severed, no withdrawal will be paid if there are unresolved legal matters concerning your termination of employment. To withdraw, you must file a properly completed and notarized withdrawal application which is available from your employer.

If your membership has been inactive for two years and you have not filed for and received a withdrawal of contributions, the Division of Pensions and Benefits will send a notice to your last known address (with a copy to the Division of State Police in case they have a more current address) to remind you that your money is still in the System. You should then file for withdrawal.

Should you return to covered employment before the 2-year period ends, remember that you have the option of interfund transfer if you otherwise qualify (see page 5). Should you return to covered employment after your account has expired or you have withdrawn your account, you will be treated as a new member in all respects. Service from a former membership may also be purchased by members returning to the System after withdrawal of a former account (see page 6).

If you are age 55 when you file for withdrawal, you must waive any rights you have to a retirement or death benefit. This written waiver is part of a letter which states the amount of retirement and death benefits to which you are entitled if you do not withdraw.

No withdrawal application can be processed until all the necessary information has been received from you and the Division of State Police.

WORKERS' COMPENSATION WITHOUT PAY

As long as you are receiving periodic workers' compensation benefits, you retain the

same status as an active member. Unless the employer/employee relationship is severed, you cannot withdraw from the System while receiving workers' compensation, have a claim pending or be involved in litigation regarding workers' compensation. Your employer is obligated by statute to pay your full pension contribution based on the salary you were receiving immediately before the receipt of workers' compensation benefits. Your employer is not obligated, however, to make voluntary contributions such as loans and arrears.

The voluntary resignation or retirement of an employee receiving any kind of workers' compensation frees the employer from pension contributions on behalf of the member. If you have further questions regarding workers' compensation, please contact your employer.

A P P E A L S

If you wish to appeal any administrative decision, address your appeal to: Secretary to the Board of Trustees, State Police Retirement System, New Jersey Division of Pensions and Benefits, CN 295, Trenton, New Jersey 08625-0295.

If you disagree with the determination of the Board of Trustees, you may request a formal hearing before an Administrative Law Judge within the Office of Administrative Law, by sending a written statement to the Board of Trustees within 45 days from the date of the Board's decision. State in detail the reasons for your disagreement with the Board's determination and submit any and all supporting documentation if you have not already done so. If no such written statement is received within the 45-day period, the determination shall be considered final.

When the Board of Trustees reviews your request for a hearing, it determines whether the matter involves contested facts or is solely a question of law. If the appeal involves solely a question of law, a formal administrative hearing is not likely to be approved. In that case, the Board shall reject your request for an administrative hearing and issue detailed findings of fact and conclusions of law. These findings and conclusions will become the Board's final administrative determination and may be appealed to the Superior Court, Appellate Division.

If your request for a formal administrative hearing is approved by the Board of Trustees, the Board will submit the matter to the Office of Administrative Law for hearing. Upon completion of this hearing, the Administrative Law Judge will submit to the Board an initial decision which the Board may adopt, reject or modify. If the Board rejects or modifies the initial decision, it shall issue detailed findings of fact and conclusions of law, which will become the Board's final administrative determination. This decision may then be appealed to the Superior Court, Appellate Division.

PLAN INFORMATION

NAME OF PLAN

The State Police Retirement System of New Jersey.

ADMINISTRATION

The State Police Retirement System is a defined benefit plan administered by the New Jersey Division of Pensions and Benefits, CN 295, Trenton, New Jersey 08625-0295, (609) 292-7524.

PROVISIONS OF LAW

The State Police Retirement System was established by New Jersey Statutes and can be found in the New Jersey Statutes Annotated, Title 53, Chapter 5A. Changes in the law can only be made by an act of the State Legislature. Rules governing the operation and administration of the system may be found in Title 17, Chapter 5 of the New Jersey Administrative Code.

FUNDING

Contributions are made by the State on behalf of contributing State employees. All contributions not required for current operations are invested by the State Division of Investment.

PLAN YEAR

For record keeping purposes, the plan year is July 1 through June 30.

SERVICE OF LEGAL PROCESS

Legal process may be served on the Director of the Division of Pensions and Benefits who is the administrator of the system.

EMPLOYMENT RIGHTS NOT IMPLIED

Membership in the State Police Retirement System does not give you the right to be retained in the employ of the State Police, nor does it give you a right of claim to any benefit you have not accrued under terms of the system.

Copies of this member handbook may be distributed to interested members.

YOUR RETIREMENT CHECK LIST

6 to 12 months before retirement

- _____ Discuss plan with your spouse.
- _____ Complete a *Request for Retirement Estimate* (available from the Division of Pensions and Benefits or your employer).
- _____ Attend a pre-retirement seminar if you have not already done so (contact your employer for available seminar dates).
- _____ Review your Health Benefits Coverage. How will it change in retirement?

3 to 6 months before retirement

- _____ Review your Retirement Estimate and develop an estimated budget based on these figures as well as other income.
- _____ Complete an *Application for Retirement Allowance* and submit it to the Division of Pensions and Benefits (available from the Division or your employer).
- _____ Attach to the *Application for Retirement Allowance* proof of your age.
- _____ If you are a participant of Supplemental Annuity Collective Trust (SACT), contact the SACT office at the Division of Pensions and Benefits in writing or call (609) 633-2031 for the appropriate SACT forms.
- _____ If you are a participant of the State Employees Deferred Compensation Plan, contact the Deferred Compensation office at the Division of Pensions and Benefits in writing or call (609) 292-3605 for the appropriate Deferred Compensation forms.
- _____ Request your employer to complete and submit a *Certification of Service and Final Salary* to the Division of Pensions and Benefits.
- _____ You will receive notification from the Division of Pensions and Benefits that they have received your retirement application.

Approximately 1-2 months before retirement

- _____ You will receive a *Quotation of Retirement Benefits* from the Division of Pensions and Benefits. This will include:
 - √ A quotation of the retirement allowance available.
 - √ If you have an outstanding loan balance, the payoff amount will be quoted along with options on payment; you will be asked to respond in writing.
 - √ If you have an outstanding purchase amount and/or shortage in your account, the payoff amount will be quoted; you will be asked to respond in writing.

Approximately 1 month before retirement

- _____ You will receive notification from the Division of Pensions and Benefits that the Board of Trustees has approved your retirement.
- _____ If you are a participant of SACT and/or the State Employees Deferred Compensation Plan, you will receive distribution forms from one or both of the plans.
- _____ If you are a member of the State Health Benefits Program, you will receive a letter offering continued coverage from the Health Benefits Bureau.
- _____ See your employer to arrange for continuation of any additional group health coverage (e.g. dental, prescription, vision) through COBRA.
- _____ Check with your employer regarding any unused sick and vacation days.

Shortly after your retirement date

- _____ You will receive a W-4P for federal and NJ income tax withholding.
- _____ You should complete the W-4P and return it to the Division of Pensions and Benefits. The Division of Pensions and Benefits will then withhold based on the information you provided on the W-4P.
- _____ You will receive a Direct Deposit form. If you would like your pension check to be directly deposited in your bank account, complete this form and return it to the Division of Pensions and Benefits. You should allow 90 days for direct deposit of your retirement check to begin.

- _____ The earliest your first retirement check can be paid is one month after your retirement date or Board of Trustees approval date, whichever is later.
- _____ If you are a participant of SACT, you will receive a separate check from that plan approximately 60 days after your retirement date. Distribution of employee funds in the New Jersey State Employees Deferred Compensation Plan depends upon the distribution option selected and usually takes approximately 30 days from the effective date of retirement or Board approval, whichever is later.

CONTACTING THE DIVISION OF PENSIONS AND BENEFITS

TELEPHONE NUMBERS

Automated Information System- **(609) 777-1777**
(Loan, Withdrawal, Account History Information, and Purchase Estimates)
Available 24 hours per day
(Access using a touch tone phone)

Benefit Information Library **(609) 777-1931**
(Recorded information regarding Enrollment, Purchase of Service Credit, Death Benefits,
Retirement Information and State Health Benefits.
Also includes seminar information and the ability to order forms)
Available 24 hours per day
(Access using a touch tone phone)

Recorded Directions to the Division of Pensions and Benefits **(609) 984-7109**
Available 24 hours per day
(Access using a touch tone phone)

Employer Requests for Forms **(609) 777-4357**
Available 24 hours per day

Office of Client Services- **(609) 292-7524**
TDD (for the hearing impaired)- **(609) 292-7718**
(General Information by speaking to a pension counselor)
Counselors available 9:00 a.m. to 4:00 p.m.

MAILING ADDRESS

On all correspondence, be sure to include your membership number or Social Security number.

Division of Pensions and Benefits
CN 295
Trenton, New Jersey 08625-0295

COUNSELING SERVICES

The Division of Pensions and Benefits offers one on one counseling services to members of the retirement systems and other benefit programs. No appointment is necessary. Counselors are available Monday through Friday from 8:40 a.m. to 4:00 p.m.

One State Street Square
50 West State Street
3rd floor
Trenton, New Jersey

DIRECTIONS TO THE DIVISION OF PENSIONS AND BENEFITS

The Division of Pensions and Benefits is located at 50 West State Street (One State Street Square), which is a half block east of the State House. The directions below will take you to the parking garage next door to the Division of Pensions and Benefits. You must pay to park there. When leaving the garage, walk to the door next to the elevator and you will be facing the entrance to One State Street Square. After entering One State Street Square, take the elevator to the third floor.

From Northeast New Jersey Via Route 1: Take Route 1 South toward Trenton. Just north of Trenton, Route 1 splits into two roads. Stay to the left (**do not** use Route 1 Alternate). From Route 1, take the Perry Street exit and turn left onto Perry Street. At the fourth traffic light, turn left onto Warren Street. At the second traffic light, turn right onto West State Street. At the next corner, turn right onto Chancery Lane. A half block up is a multilevel parking garage on the left. You must pay to park here; **or**

From Northeast New Jersey Via the NJ Turnpike: Take the NJ Turnpike south to Exit 7A. Follow I-195 West until it ends, then follow signs for Route 29, which bears to the left. When the freeway ends, turn right at the traffic light and continue on Route 29 North. After passing three more traffic lights and the State House, which has a gold dome and is located on the right, take the Calhoun Street exit. Turn right at the stop sign. At the first traffic light, turn right onto West State Street. Pass the State House and the next traffic light. At the next corner, turn left onto Chancery Lane. A half block up is a multilevel parking garage on the left. You must pay to park here.

From Northwest Jersey: Take Route 31 South to I-95 South to Exit 1 (Route 29). Follow Route 29 South for five miles to the Calhoun Street exit. At the first traffic light, turn right onto West State Street. Pass the State House, which has a gold dome, and go through the next light. Turn left at the next corner onto Chancery Lane. A half block up is a multilevel parking garage on the left. You must pay to park here.

From South Jersey Via Route 206 North: From Route 206 North, about four miles before reaching center-city Trenton, take the I-295 exit. Once on the interstate highway, follow the signs for Route 29, not I-295. Route 29 bears to the left. When the freeway ends, turn right at the traffic light and continue on Route 29 North. After passing three more traffic lights and the State House, which has a gold dome and is located on the right, take the Calhoun Street exit. Turn right at the stop sign. At the first traffic light, turn right onto West State Street. Pass the State House and the next traffic light. At the next corner, turn left onto Chancery Lane. A half block up is a multilevel parking garage on the left. You must pay to park here.

From South Jersey Via the NJ Turnpike: Take the NJ Turnpike north to Exit 7A. Follow I-195 West until it ends, then follow the signs for Route 29, which bears to the left. When the freeway ends, turn right at the traffic light and continue on Route 29 North. After passing three more traffic lights and the State House, which has a gold dome and is located on the right, take the Calhoun Street exit. Turn right at the stop sign. At the first traffic light, turn right onto West State Street. Pass the State House and the next traffic

light. At the next corner, turn left onto Chancery Lane. A half block up is a multilevel parking garage on the left. You must pay to park here.

From South Jersey Via I-295 North: From I-295 North, take Exit 60 to Route 29. Route 29 bears to the left. When the freeway ends, turn right at the traffic light and continue on Route 29 North. After passing three more traffic lights and the State House, which has a gold dome and is located on the right, take the Calhoun Street exit. Turn right at the stop sign. At the first traffic light, turn right onto West State Street. Pass the State House and the next traffic light. At the next corner, turn left onto Chancery Lane. A half block up is a multilevel parking garage on the left. You must pay to park here.

From the Jersey Shore: Take I-195 West until it ends, then follow signs for Route 29, which bears to the left. When the freeway ends, turn right at the traffic light and continue on Route 29 North. After passing three more traffic lights and the State House, which has a gold dome and is located on the right, take the Calhoun Street exit. Turn right at the stop sign. At the first traffic light, turn right onto West State Street. Pass the State House and the next traffic light. At the next corner, turn left onto Chancery Lane. A half block up is a multilevel parking garage on the left. You must pay to park here.